

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Latisha N. Herout  
 George J. Herout  
 Debtors

Case No. 14-16252-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: 138NEW

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 Total Noticed: 58

Date Rcvd: Nov 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2019.

db/jdb +Latisha N. Herout, George J. Herout, 236 Sherbrook Blvd., Upper Darby, PA 19082-4607  
 13360964 +ACS/DEPT OF ED, 501 BLEECKER ST, UTICA, NY 13501-2401  
 13360967 +AMCOL Systems, 111 Lancewood Road, Columbia, SC 29210-7523  
 13360965 Aes/suntrust Bank, Po Box 2461, Harrisburg, PA 17105-2461  
 13360969 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, ATTENTION: RECOVERY DEPARTMENT,  
 4161 PEIDMONT PKWY., GREENSBORO, NC 27410)  
 13360971 +CAP1/BSTBY, 50 NORTHWEST POINT ROAD, ELK GROVE VILLAGE, IL 60007-1032  
 13360974 +CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298  
 13360976 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Childrens Place/Citicorp Credit Services,  
 ATTN: CENTRALIZED BANKRUPTCY, PO BOX 20363, KANSAS CITY, MO 64195)  
 13413209 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13360979 +DSNB MACYS, PO BOX 17759, CLEARWATER, FL 33762-0759  
 13379912 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 13360980 +EASTERN REVENUE INC, POB 7036, AUDUBON, PA 19407-7036  
 13610645 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 13360981 +FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610  
 13360986 +George L. Martin, MD, Lankenau MOB West, Suite 237, 100 East Lancaster Avenue,  
 Wynnewood, PA 19096-3450  
 13839968 +MidFirst Bank, c/o Thomas Puleo, Esq., KML Law Group PC, 701 Market St., Ste. 5000,  
 Phila., PA 19106-1541  
 13360990 +Midland Mortgage Company/Mid First Bank, ATTENTION: BANKRUPTCY, PO BOX 26648,  
 OKLAHOMA CITY, OK 73126-0648  
 13380024 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 13360993 +Peirce College, 1420 Pine Street, Philadelphia, PA 19102-4699  
 13388781 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 13360996 +TD BANK USA/TARGETCRED, PO BOX 673, MINNEAPOLIS, MN 55440-0673  
 13360999 +TRUMARK FINANCIAL CU, 1000 NORTHBROOK DR, TREVOSE, PA 19053-8430  
 13360997 The Children's Hospital of Philadelphia, PO Box 8500-7802, Philadelphia, PA 19178-7802  
 13360998 Thomas Jefferson University Hospital, Methodist Hospital, PO Box 3475,  
 Toledo, OH 43607-0475  
 13446852 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,  
 Harrisburg, PA 17106-9184  
 13361001 +US DEPT OF EDUCATION, ATTN: BANKRUPTCY, PO BOX 16448, SAINT PAUL, MN 55116-0448  
 13443192 +Upper Darby Township, c/o James D. Smith, Finance Director, 100 Garrett Road,  
 Upper Darby, PA 19082-3135  
 13361000 +Upper Darby Township, Public Works, 100 Garrett Road, Upper Darby, PA 19082-3135  
 13374919 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657  
 13361002 Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Nov 19 2019 04:09:14 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 19 2019 04:08:46  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 19 2019 04:09:07 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 19 2019 04:03:14  
 PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067  
 cr E-mail/PDF: gecsed@recoverycorp.com Nov 19 2019 04:03:39 Synchrony Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13360968 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 19 2019 04:08:35  
 American Signature Furniture, WFNNE, PO BOX 182125, COLUMBUS, OH 43218-2125  
 13360970 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 19 2019 04:03:41 CAP ONE,  
 PO BOX 5253, CAROL STREAM, IL 60197-5253  
 13360973 +E-mail/PDF: gecsed@recoverycorp.com Nov 19 2019 04:03:11 CECRB/Rooms To Go,  
 ATTN: BANKRUPTCY, PO BOX 103104, ROSWELL, GA 30076-9104  
 13360975 +E-mail/Text: bk.notifications@jpmchase.com Nov 19 2019 04:08:38 CHASE AUTO,  
 ATTN:NATIONAL BANKRUPTCY DEPT, PO BOX 29505, PHOENIX, AZ 85038-9505  
 13360972 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 19 2019 04:03:13 Capital 1 Bank,  
 ATTN: BANKRUPTCY DEPT., PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
 13584281 +E-mail/Text: cdicicco@myphillybankruptcylawyer.com Nov 19 2019 04:08:27  
 Christian A. DiCicco, Esq., Law Offices of Christian A. DiCicco, 2008 Chestnut Street,  
 Philadelphia, PA 19103-4535  
 13360977 +E-mail/Text: documentfiling@lciinc.com Nov 19 2019 04:08:26 Comcast,  
 Billing/Bankruptcy Dept., 110 Springbrooke Blvd, Aston, PA 19014-3100

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Total Noticed: 58

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13360978 +E-mail/Text: electronicbkydocs@nelnet.net Nov 19 2019 04:08:59 DEPT OF EDUCATION/NELN,  
121 S 13TH ST, LINCOLN, NE 68508-1904  
13360983 +E-mail/PDF: gecsedirecoverycorp.com Nov 19 2019 04:04:13 GECRB/ Old Navy,  
ATTENTION: GEMB, PO BOX 103104, ROSWELL, GA 30076-9104  
13360984 +E-mail/PDF: gecsedirecoverycorp.com Nov 19 2019 04:03:38 GECRB/Lowes,  
ATTENTION: BANKRUPTCY DEPARTMENT, PO BOX 103104, ROSWELL, GA 30076-9104  
13360985 +E-mail/PDF: gecsedirecoverycorp.com Nov 19 2019 04:03:38 Gemb/walmart, ATTN: BANKRUPTCY,  
PO BOX 103104, ROSWELL, GA 30076-9104  
13360987 E-mail/Text: cio.bncmail@irs.gov Nov 19 2019 04:08:31 Internal Revenue Service,  
P.O. Box 7346, Philadelphia, PA 19101-7346  
13360988 +E-mail/Text: bncnotices@becket-lee.com Nov 19 2019 04:08:28 KOHLS/CAPONE,  
N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096  
13360989 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 19 2019 04:04:17 Merrick Bank,  
ATTN: CORRESPONDENCE DEPT, PO BOX 9201, OLD BETHPAGE, NY 11804-9001  
13360991 +E-mail/Text: bankruptcynotices@psecu.com Nov 19 2019 04:09:21 P S E C U,  
ATTENTION: BANKRUPTCY, PO BOX 67013, HARRISBURG, PA 17106-7013  
13360992 +E-mail/Text: bankruptcygroup@peco-energy.com Nov 19 2019 04:08:33 PECO,  
2301 Market Street, N3-1, Philadelphia, PA 19103-1380  
13447116 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 19 2019 04:26:22  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
13394450 E-mail/Text: bankruptcynotices@psecu.com Nov 19 2019 04:09:21 PSECU, PO Box 67013,  
Harrisburg, PA 17106-7013  
13405370 E-mail/Text: bnc-quantum@quantum3group.com Nov 19 2019 04:08:39  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
13369013 E-mail/PDF: rmscedirecoverycorp.com Nov 19 2019 04:03:14  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13360994 E-mail/PDF: cbp@onemainfinancial.com Nov 19 2019 04:03:41 SPRINGLEAF FINANCIAL S,  
501 S 69TH ST, UPPER DARBY, PA 19082  
13398352 E-mail/PDF: cbp@onemainfinancial.com Nov 19 2019 04:04:10 Springleaf Financial Services,  
P.O. Box 3251, Evansville, IN, 47731-3251  
13360995 +E-mail/PDF: gecsedirecoverycorp.com Nov 19 2019 04:04:11 SYNCB/LORD & TAY, PO BOX 965015,  
ORLANDO, FL 32896-5015

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
13360966\* +Aes/suntrust Bank, Po Box 2461, Harrisburg, PA 17105-2461  
13360982\* +FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610  
13929617\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 20, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2019 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor MIDFIRST BANK agornall@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
CHRISTIAN A. DICICCO on behalf of Debtor Latisha N. Herout  
cdicicco@myphillybankruptcylawyer.com, christianadicicco@gmail.com;r57075@notify.bestcase.com  
CHRISTIAN A. DICICCO on behalf of Joint Debtor George J. Herout  
cdicicco@myphillybankruptcylawyer.com, christianadicicco@gmail.com;r57075@notify.bestcase.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JOSHUA ISAAC GOLDMAN on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor MIDFIRST BANK tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Latisha N. Herout and George J.  
Herout

Debtor(s)

Bankruptcy No: 14-16252-amc  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 11/18/19